

Figure 1

20

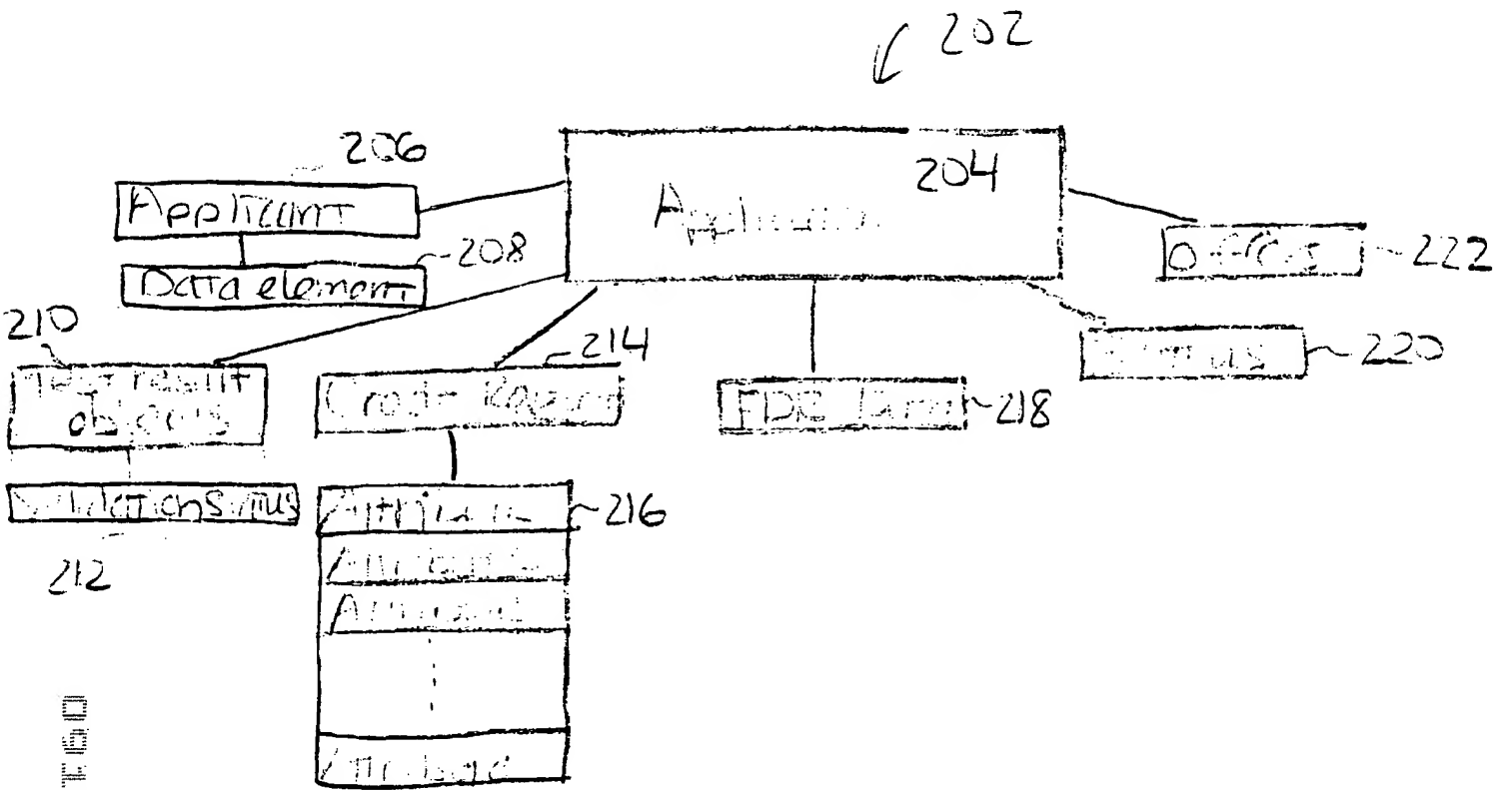


Figure 2

00185878-10398

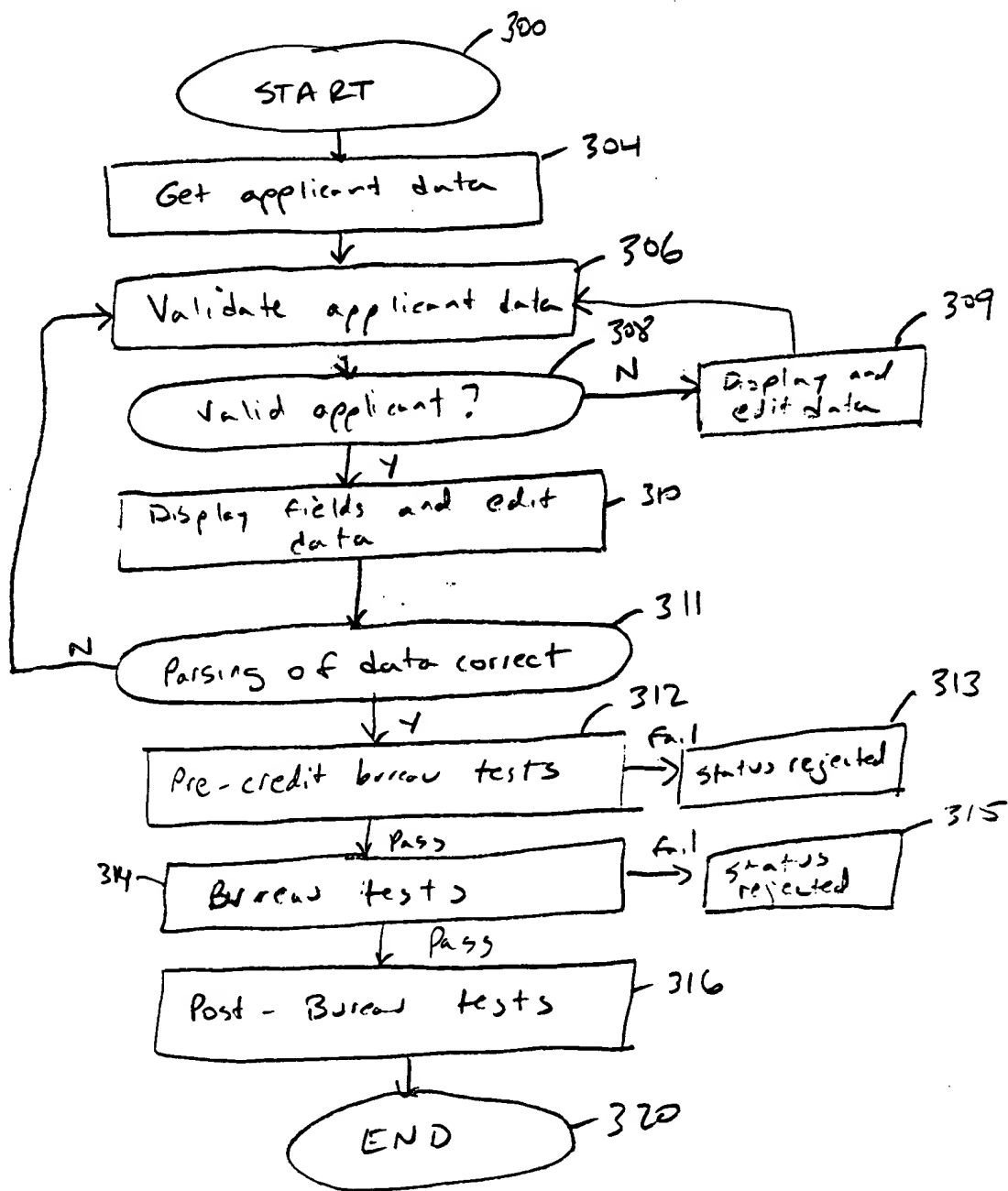


Figure 3

start

306

Validate address ~ 402

Store test result ~ 404

Validate phase # ~ 406

Store test result ~ 408

Validate sec sec # ~ 410

Store test result ~ 412

End 420

Figure 4A

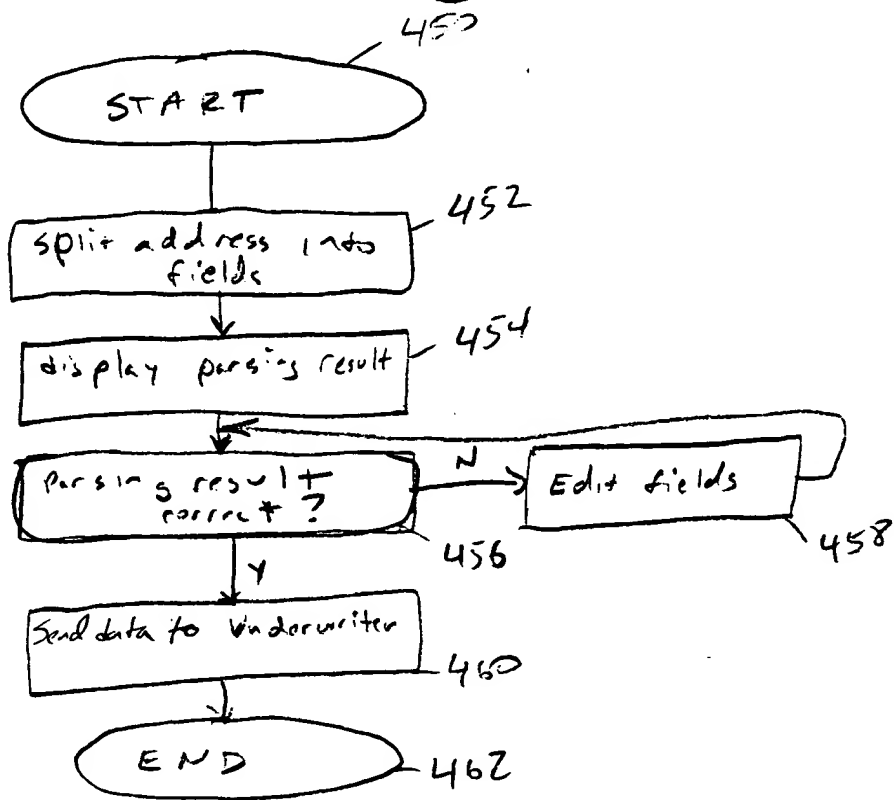


Figure 4B

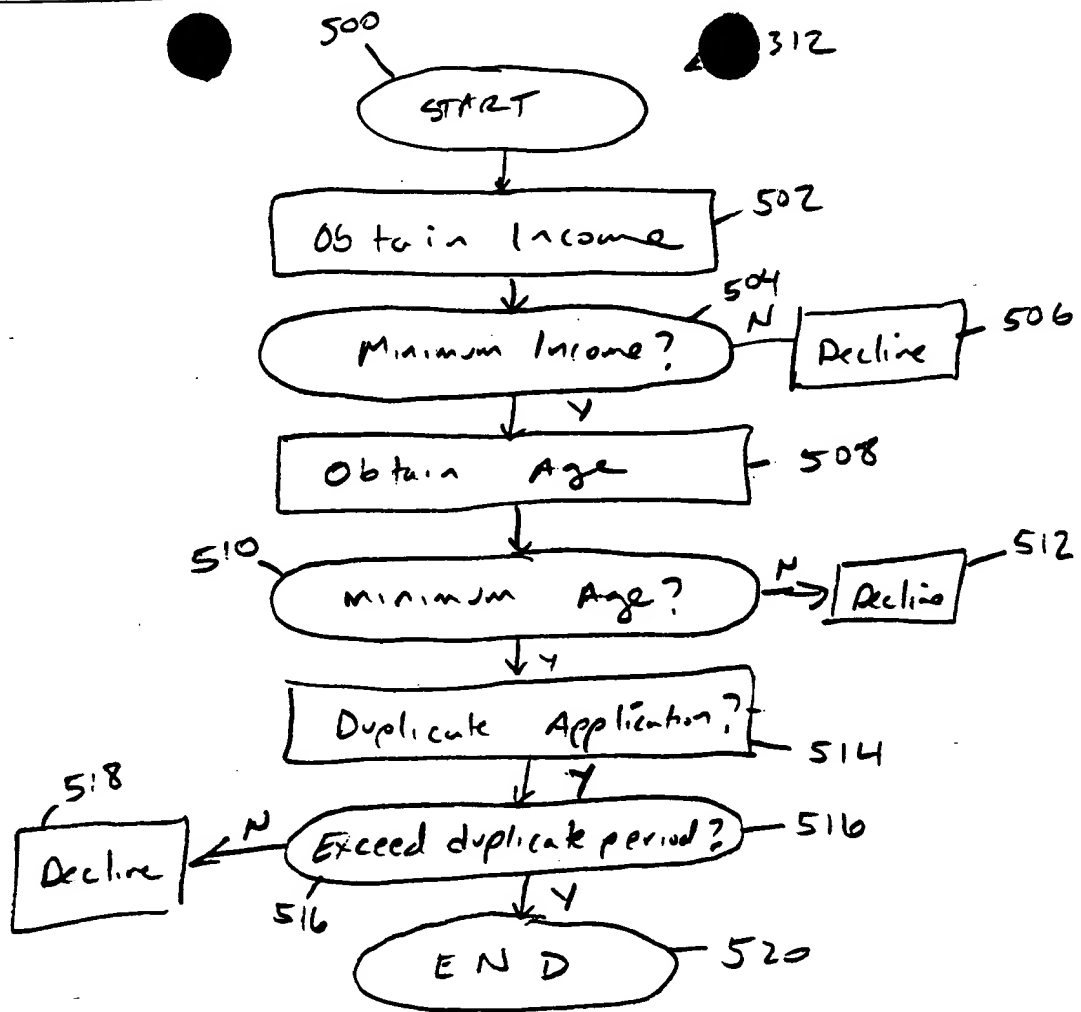


Figure 5

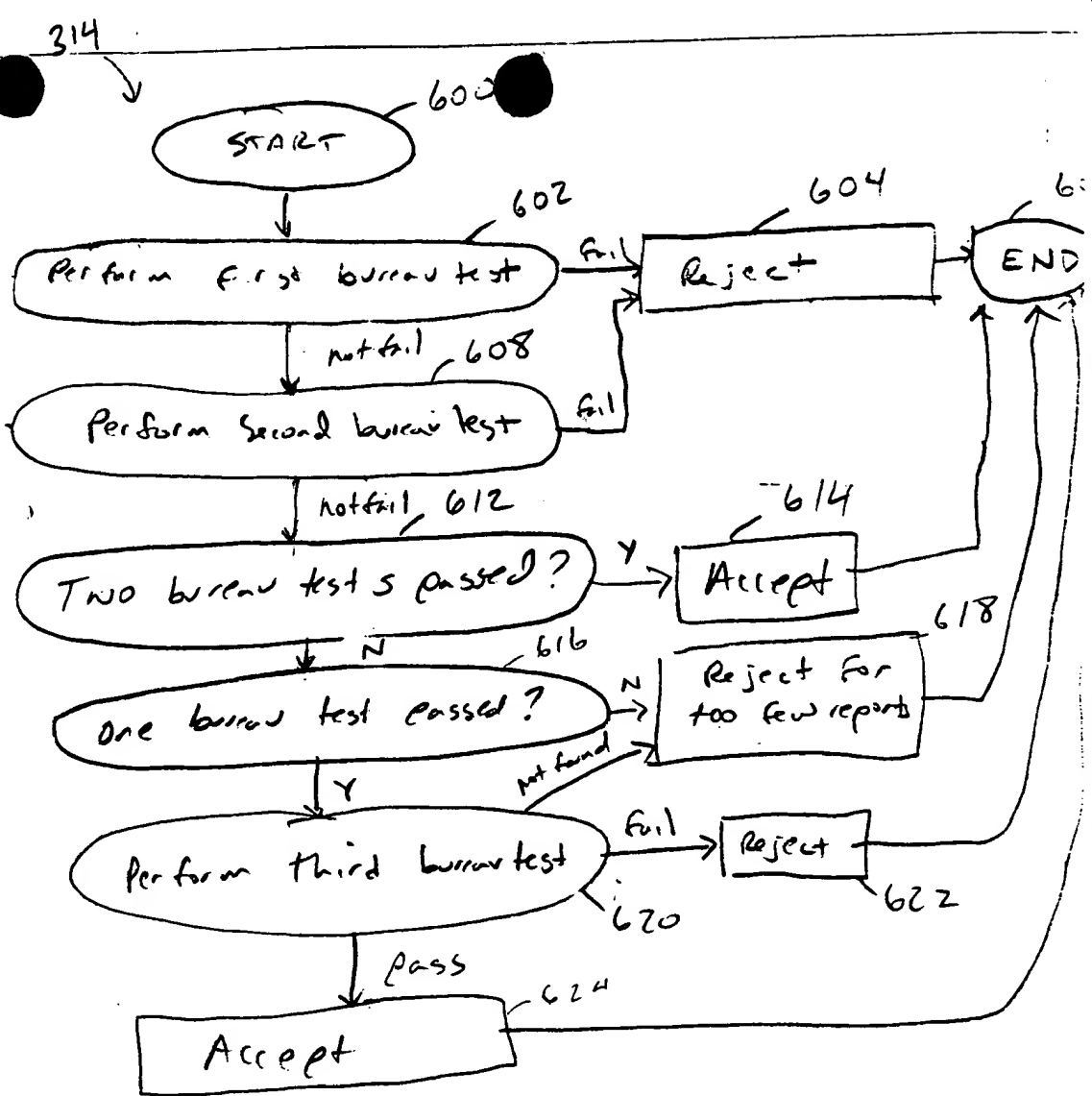


Figure 6A

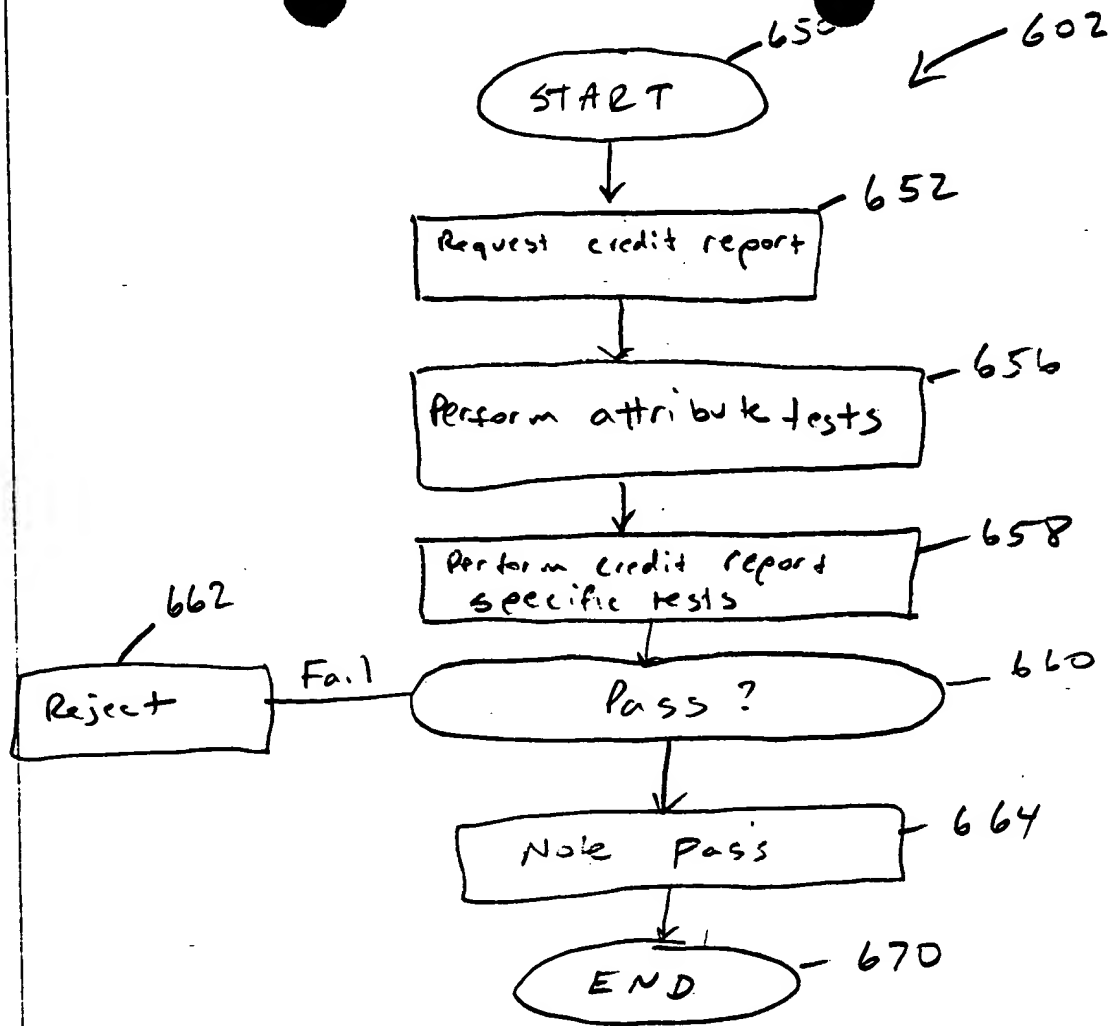


Figure 6B

09185878-110398

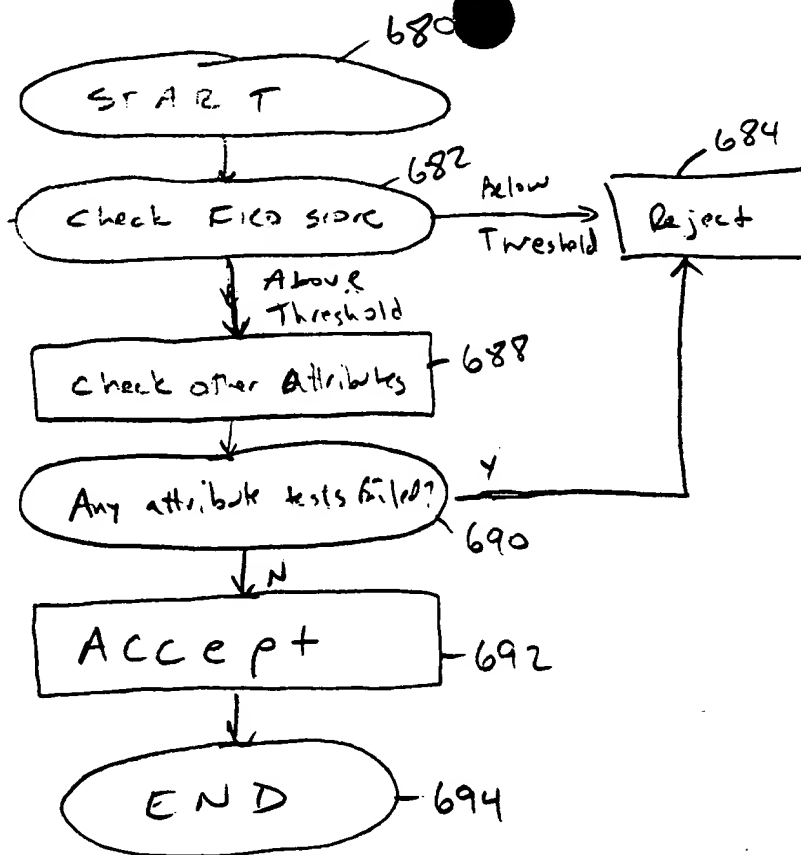


Figure 6C

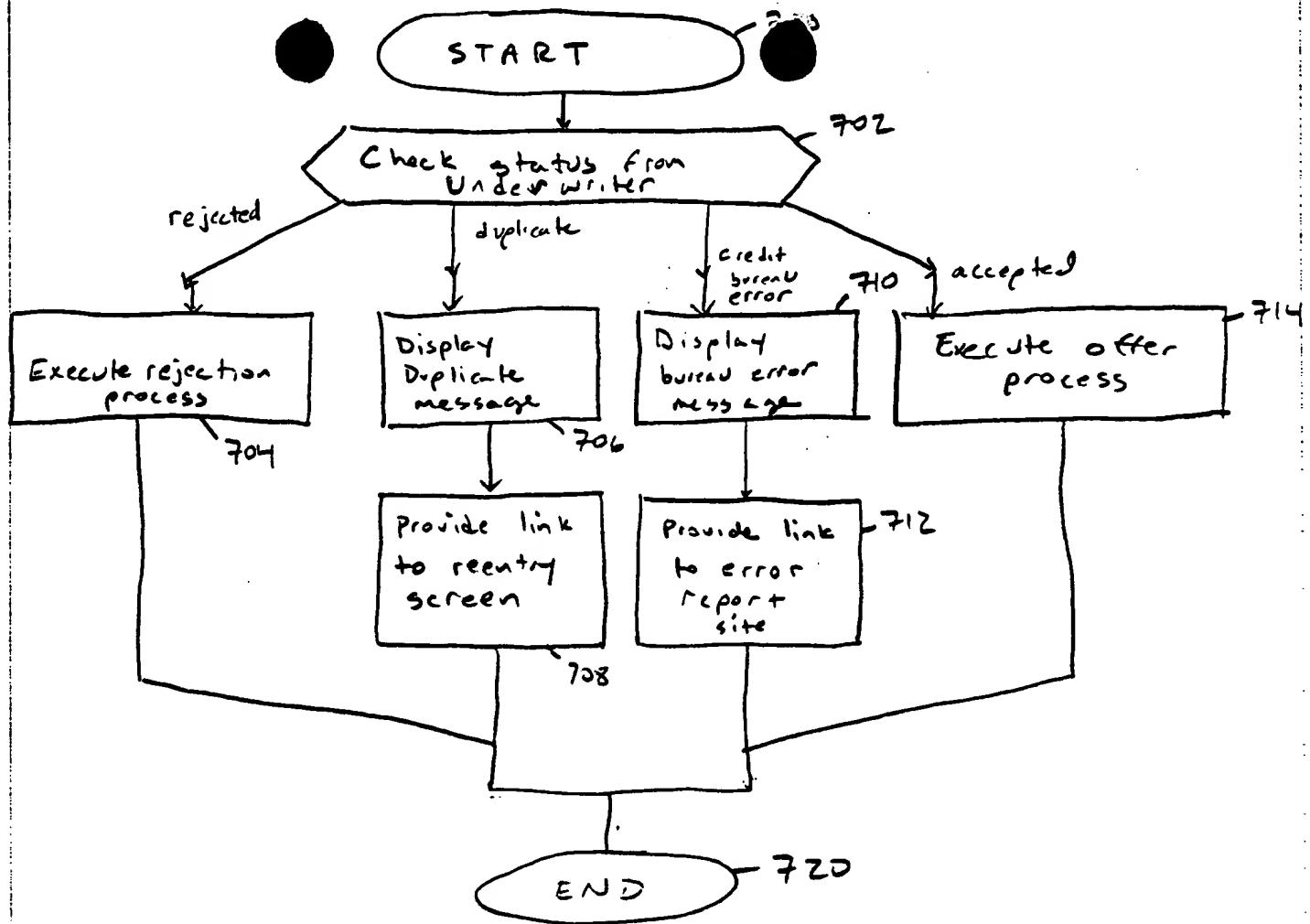


Figure 7

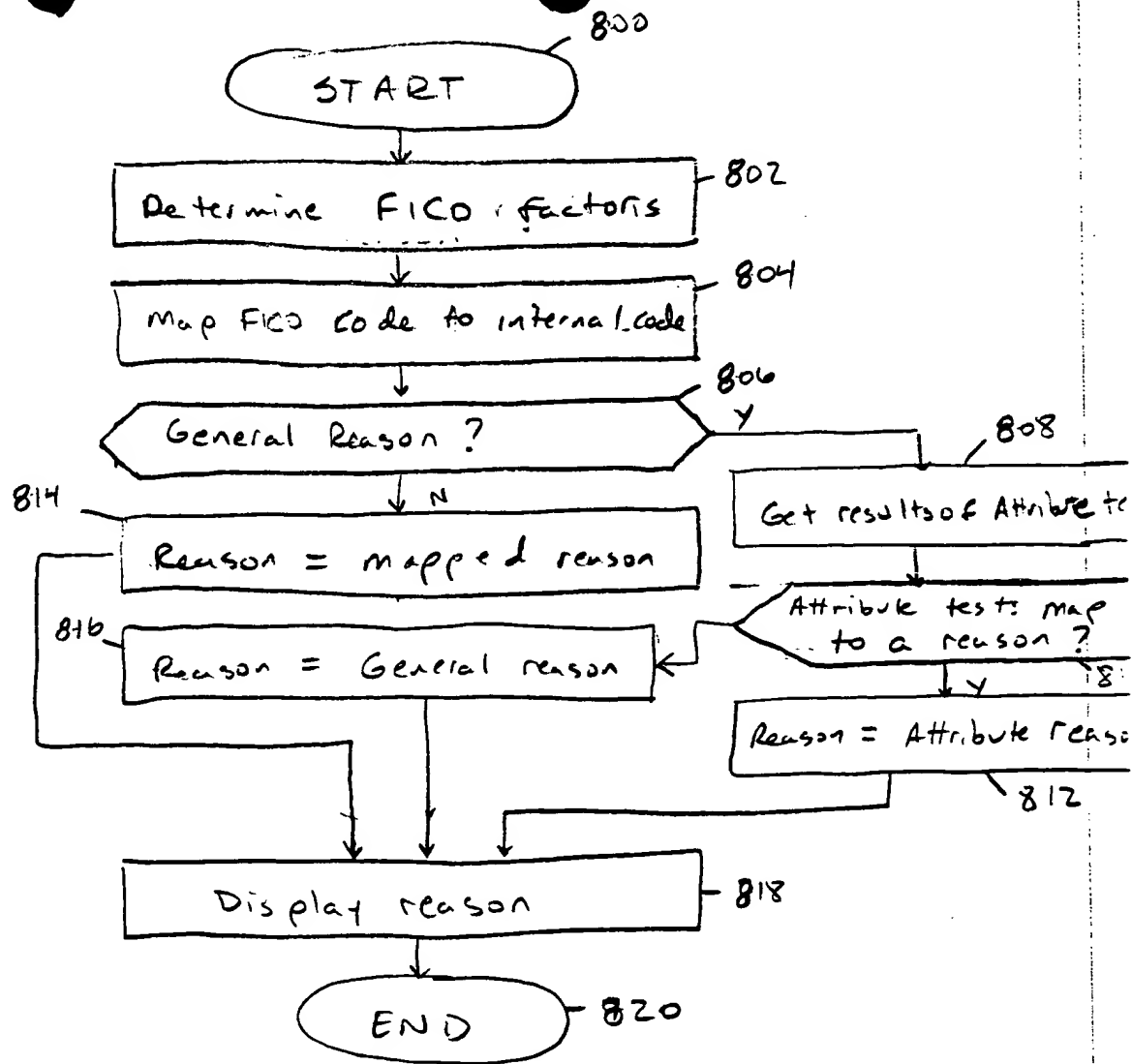


Figure 8A

09185878-110360

External Code	Internal Code	Internal decline reason
E1	I1	General reason
E2	I1	General reason
E3	I1	General reason
E4	I4	specific reason
E5	I5	Specific reason

Figure 8 B

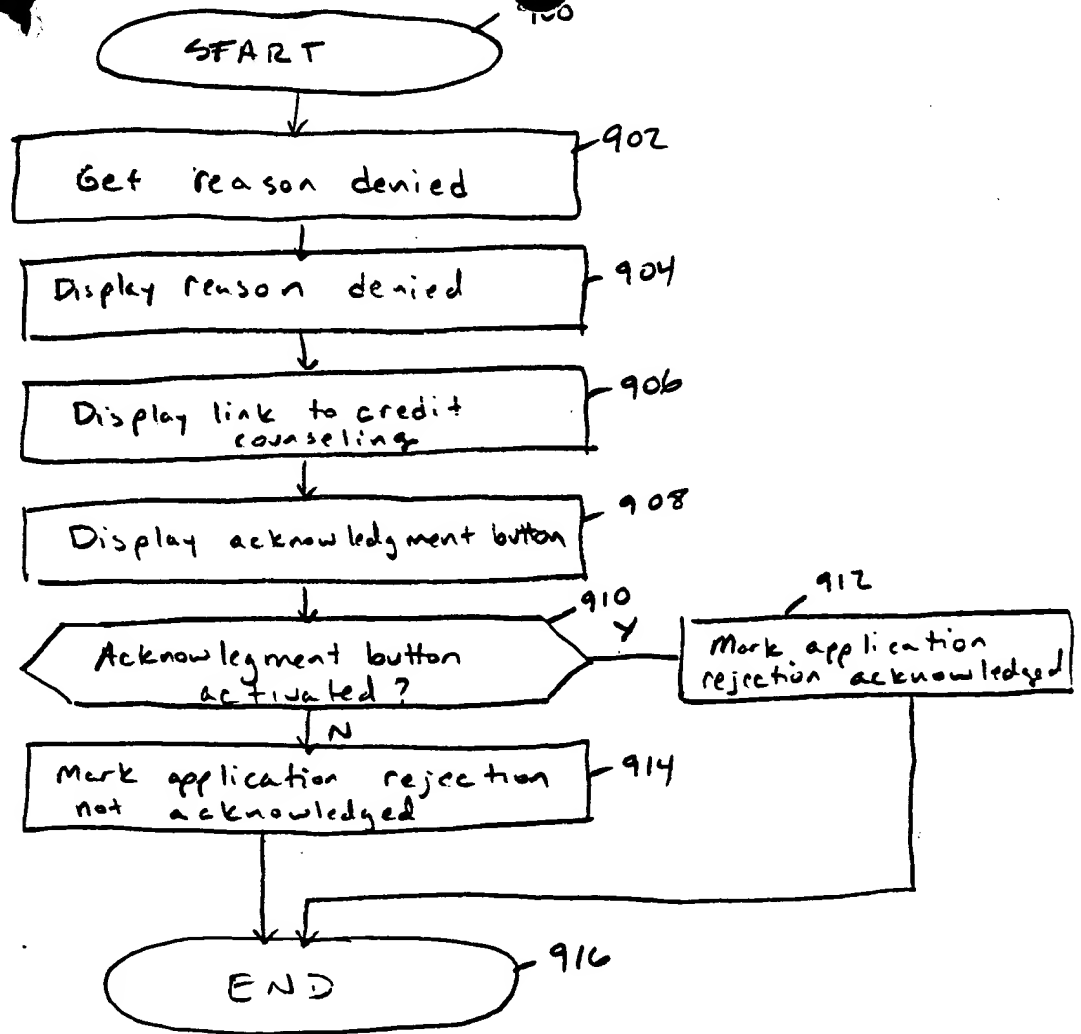


Figure 9

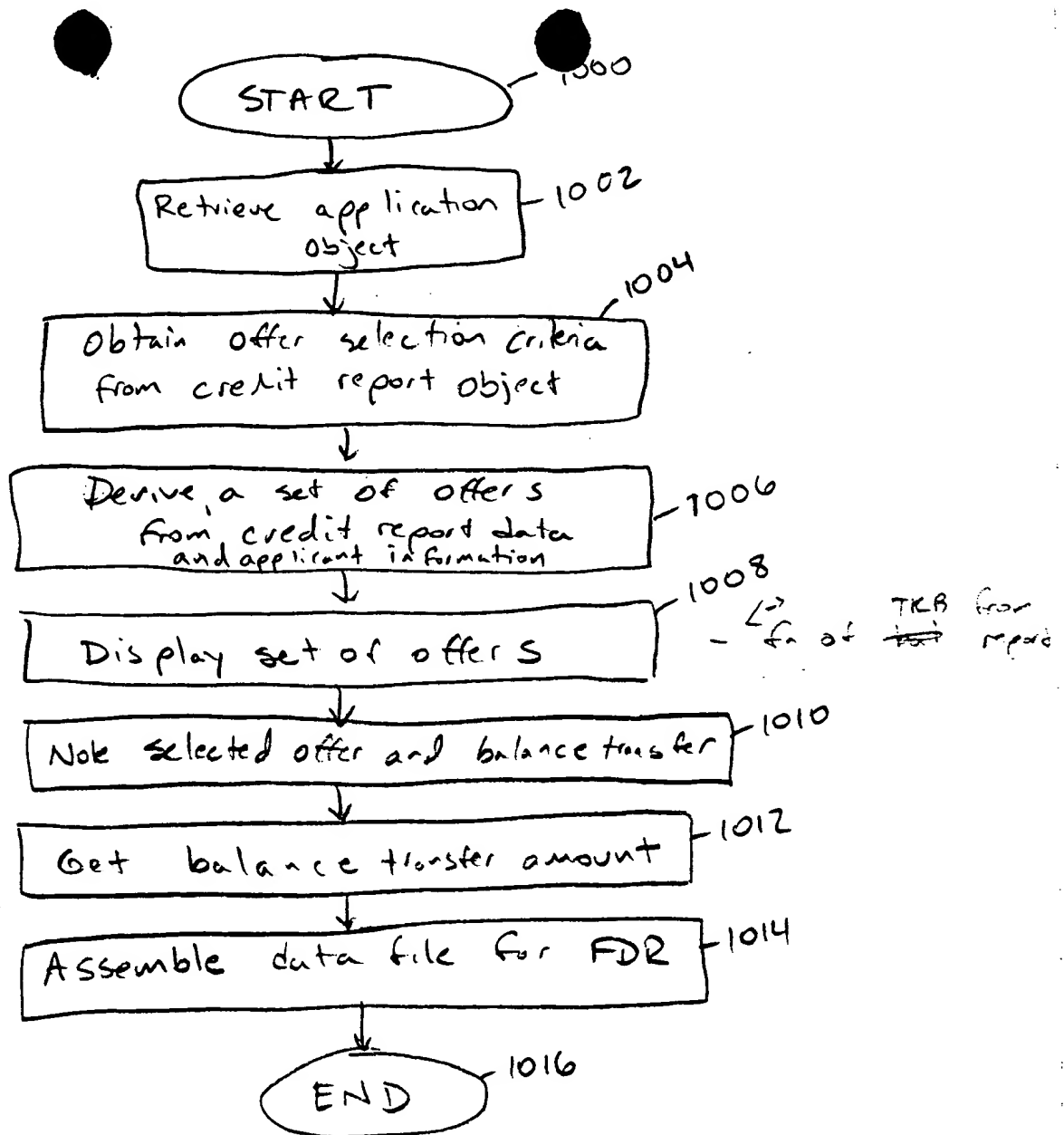


Figure 10 A

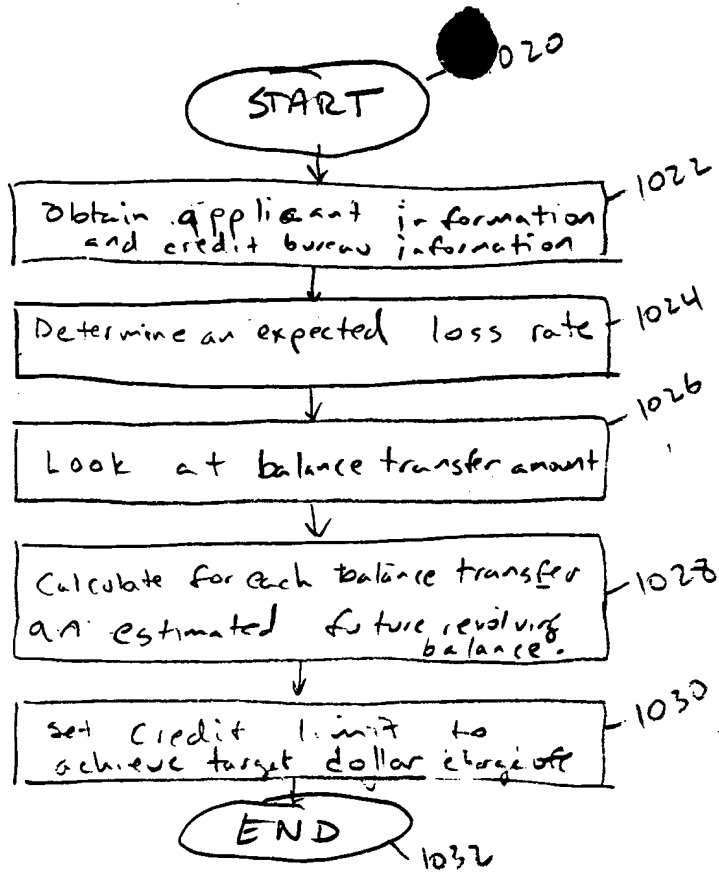


Figure 10B

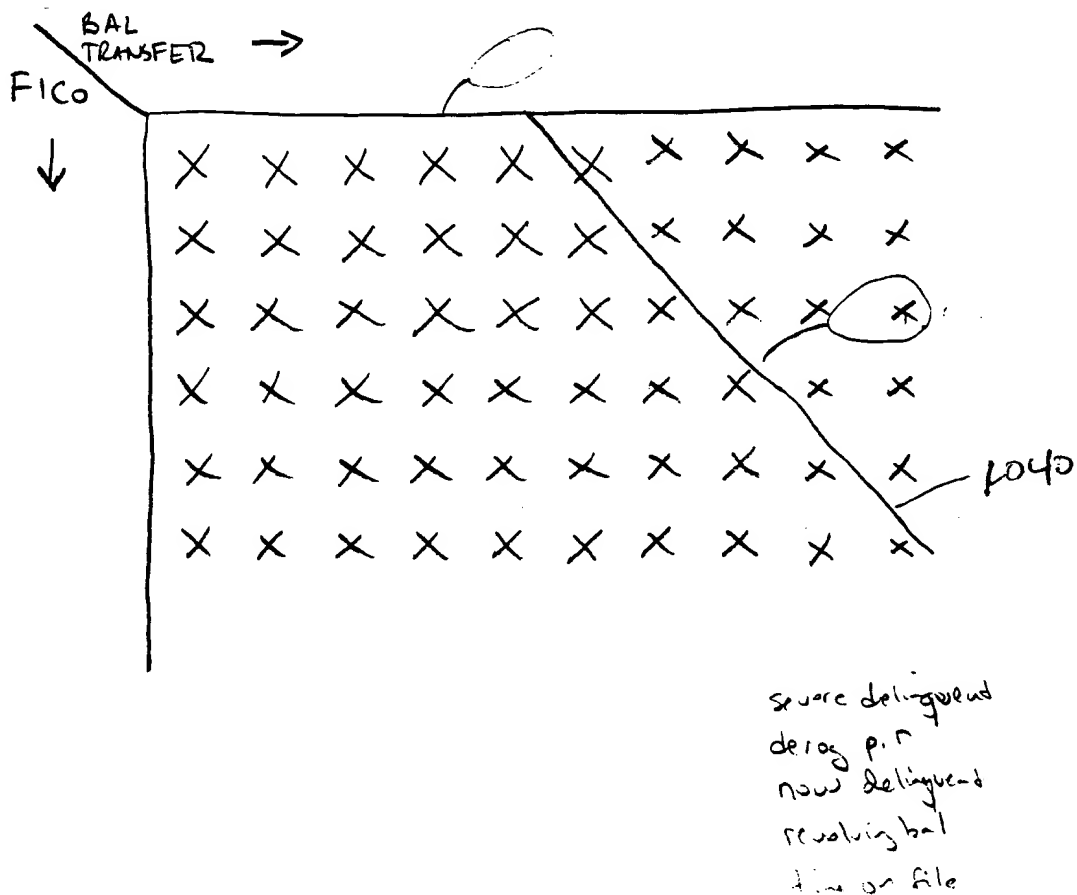


Figure 10C

1108	1110	1112	1114	1116	1118	1120
FICO range	Income range	Balance Transfer	Offer 1	Offer 2	Offer 3	Offer 4
530-550	40,000-45,000	1000	Link1	Link2	Link3	Link4
551-600	35,000-40,000	750	Link1	Link2	Link3	Link4
601-650	46,000-50,000	500	Link1	Link2	Link3	Link4
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.
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Figure 11

09185878 110398
865078 3258760

09185878-110398
SECRET

1202
1212
1214 1216 1218 1220

		Rate	Annual Fee	Credit Limit	Required Balance Transfer
1204 ~	Offer 1	5.9%	0	20,000	12000
1206 ~	Offer 2	6.9%	0	15,000	8000
1208 ~	Offer 3	8.9%	0	10,000	4000
1210 ~	Offer 4	14.9%	20	5,000	0

Figure 12

START

Retrieve accounts and balances

Display estimated balances and
identify accounts

Obtain user balance transfers

Are balance transfers greater
than or equal to required transfer?

Request final confirmation

Confirmed?

Execute balance transfers

END

1302

Per halt
1304

exit selected

1306

Return to offer selection
screen

1310

N

1308

1308

1310

1312

1314

09105078-110398
0607182858750

Figure 13

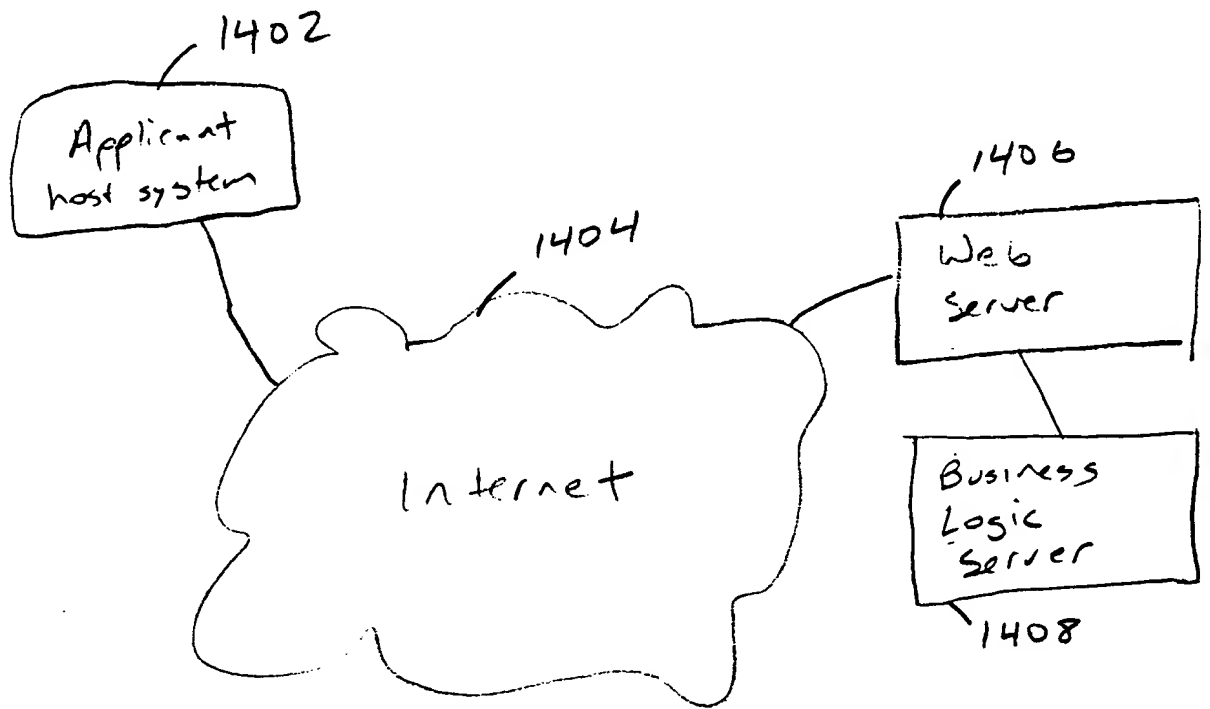


Figure 14